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**495—10.4(97B)** Interest on all undistributed accumulated contributions—effective January 1, 1998. Effective July 1, 1998, interest shall be credited in the manner described in paragraph 10.1(1) "b" on all undistributed accumulated contributions, regardless of whether the member is vested or was vested at termination, through the quarter preceding the quarter in which any distribution is made.